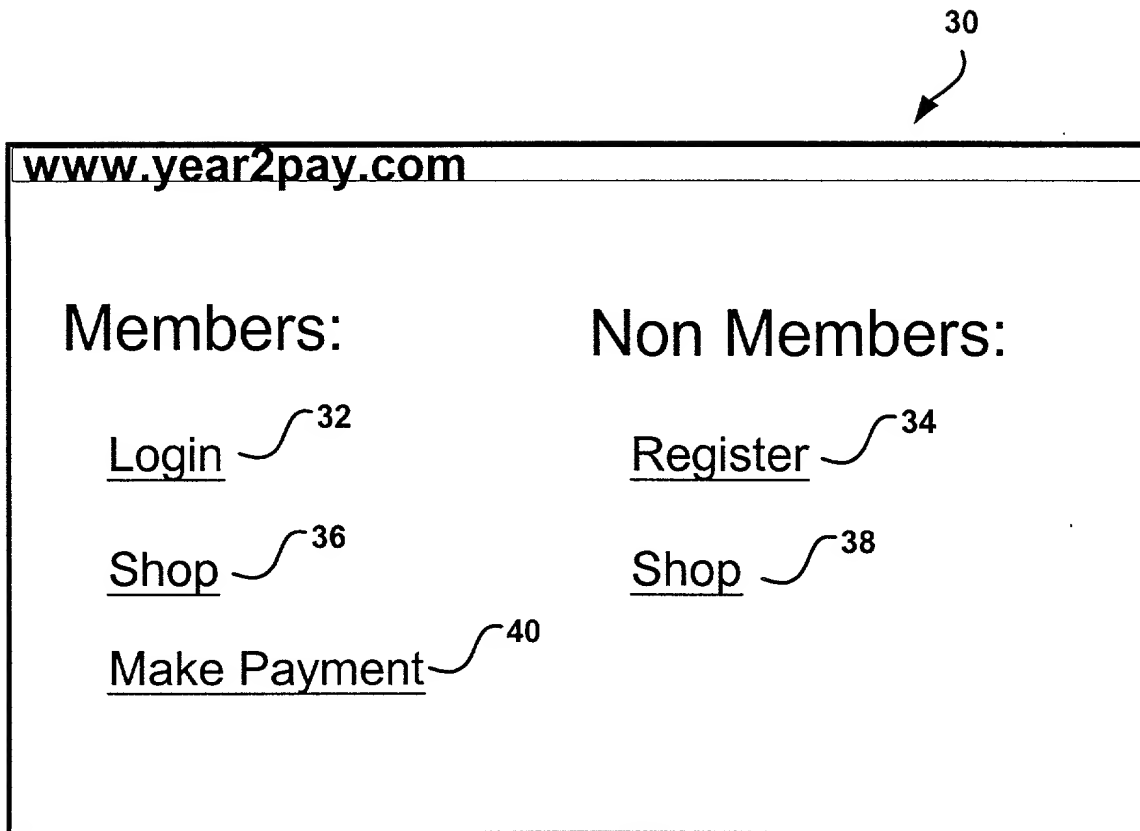


Fig. 1



**Fig. 2a**

PRODUCT CATEGORY	PRODUCTS
APPLIANCES	DISHWASHERS, WASHER AND DRYERS, STOVE TOPS, OVENS, TRASH COMPACTORS, REFRIGERATORS, MICROWAVE OVENS, VACUUM SYSTEMS, ETC.
HOME FURNISHINGS	RECLINERS, LOVE SEATS, SOFAS, MATTRESS SETS, DINING ROOM FURNITURE, BEDROOM FURNITURE, LIGHTING, ETC.
ELECTRONICS	TELEVISIONS, AUDIO/STEREO EQUIPMENT, COMPUTERS, VCR'S, CAMERA EQUIPMENT, DVD'S, ETC.
JEWELRY	WEDDING SETS, ENGAGEMENT RINGS, ANNIVERSARY RINGS, PENDANTS, NECKLACES, DIAMOND SOLITAIRES, WATCHES, EARRINGS, ETC.
OFFICE FURNITURE	OFFICE DESKS, FILING CABINETS, PHONE SYSTEMS, LIGHTING, OFFICE EQUIPMENT, CHAIRS, FAX MACHINES, ETC.
RECREATION	SPAS, POOL TABLES, CAMPING EQUIPMENT, JET SKIS, MOTORCYCLES, SNOW SKIS, WATER SKIS, TRAILERS, FLIGHT INSTRUCTORS, MUSICAL INSTRUMENTS, ETC.
COLLECTIBLES, ARTWORK	PAINTINGS, SCULPTURES, ETC.

**Fig. 2b**

SERVICE CATEGORY	SERVICES
WEDDING PACKAGES	WEDDING SITES, WEDDING GOWNS, FLORISTS, PHOTOGRAPHERS, TUXEDOS, COMPLETE PACKAGES, ETC.
HONEYMOON PACKAGES	RESORTS, TRAVEL, CRUISE LINES, COMPLETE PACKAGES, ETC.
VACATIONS	AIRFARE, CRUISES, HOUSEBOAT RENTALS, HUNTING TRIPS, VACATION PACKAGES, WINE TASTING TRIPS, BUS TOURS, ETC.
ELECTIVE SURGERIES	LASIK EYE SURGERY, FACE LIFTS, BREAST AUGMENTATION, HAIR TRANSPLANTS, CORRECTIVE SURGERIES, COSMETIC DENTAL, ETC.
FUNERALS	FUNERAL SERVICES, FLORISTS, CASKETS, TRANSPORTATION, FUNERAL PACKAGES, BURIAL SITES, TOMBSTONES, ETC.
HOME REPAIRS	HOME REMODELS, HOME REPAIRS, RE-PIPING, RE-ROOFING, CARPET, TILE, LANDSCAPING, CONTRACTORS FEES, ETC.
ADDITIONAL SERVICES	MOVING CONTRACTORS, LEGAL SERVICES, INFERTILITY SERVICES, ETC.

**Fig. 2c**

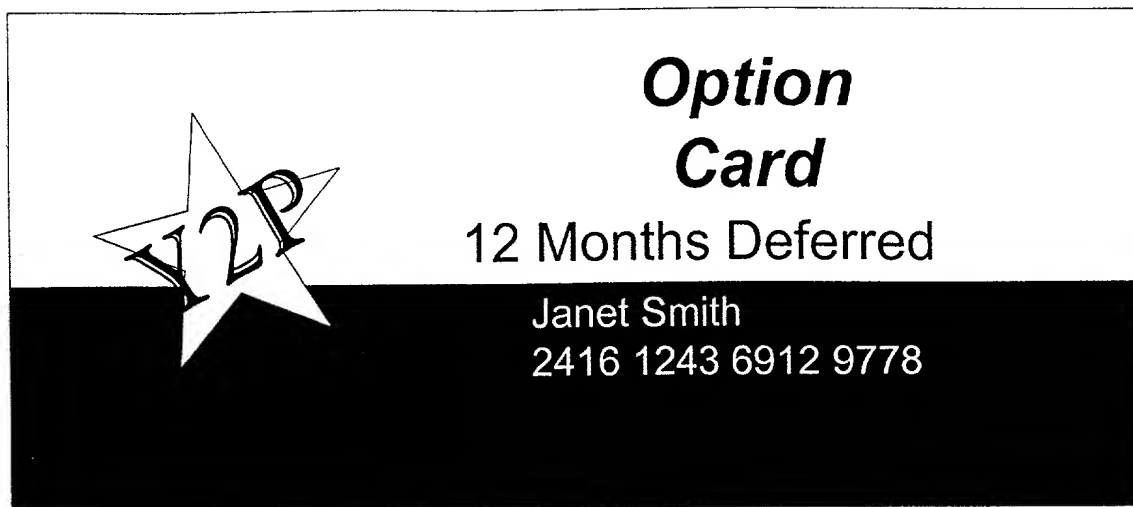


Fig.3a

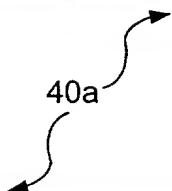
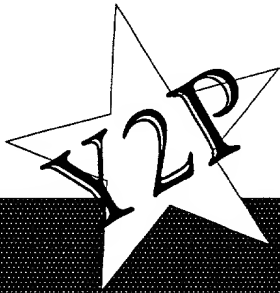


Fig.3b

41a

41b

41c



## ***Option Card***

6 Months Deferred

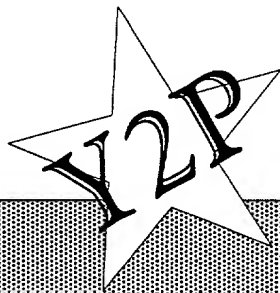
Janet Smith

2416 1243 6912 9778

40b

**Fig.3c**

40c



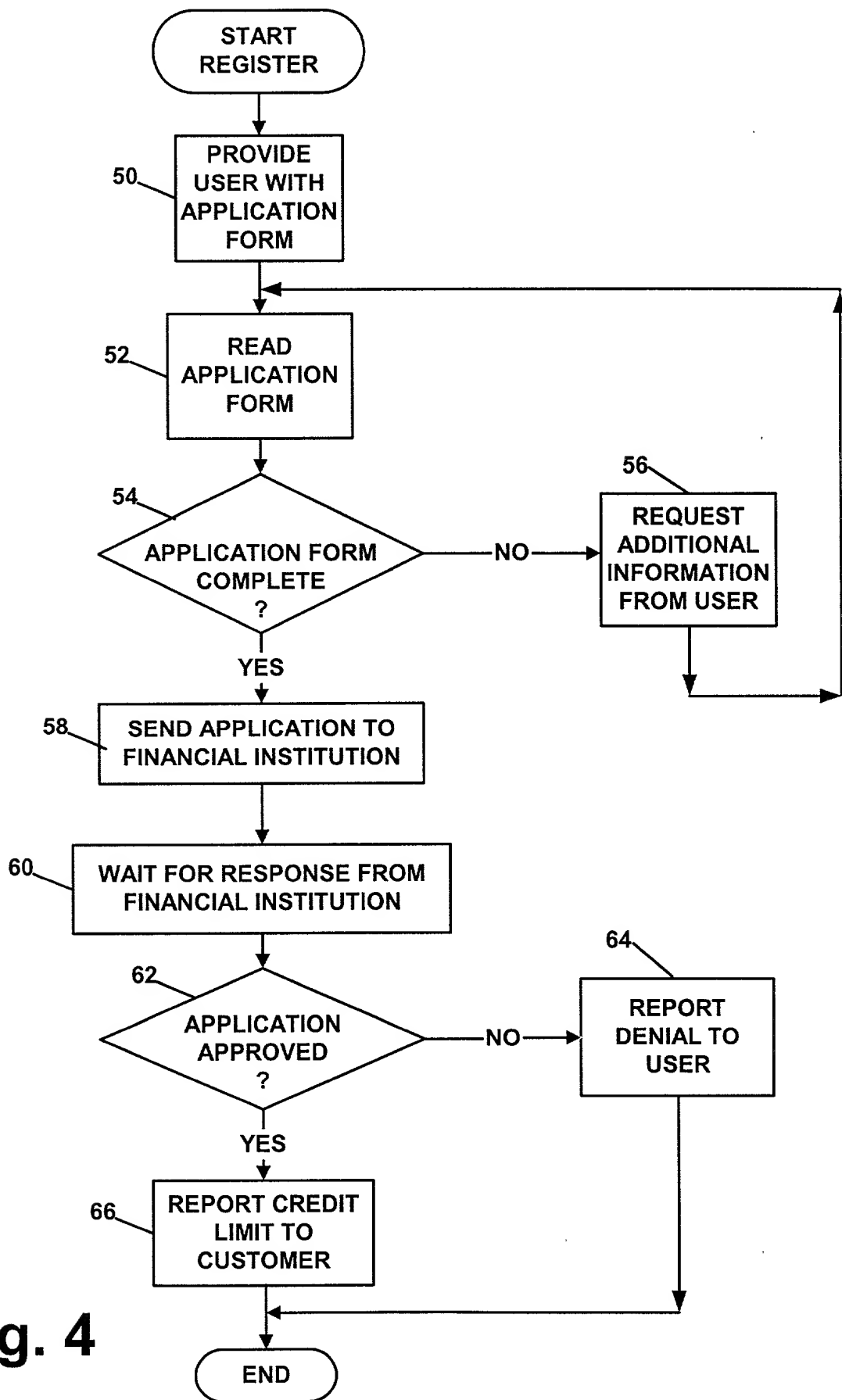
## ***Option Card***

3 Months Deferred

Janet Smith

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**Fig.3d**



**Fig. 4**

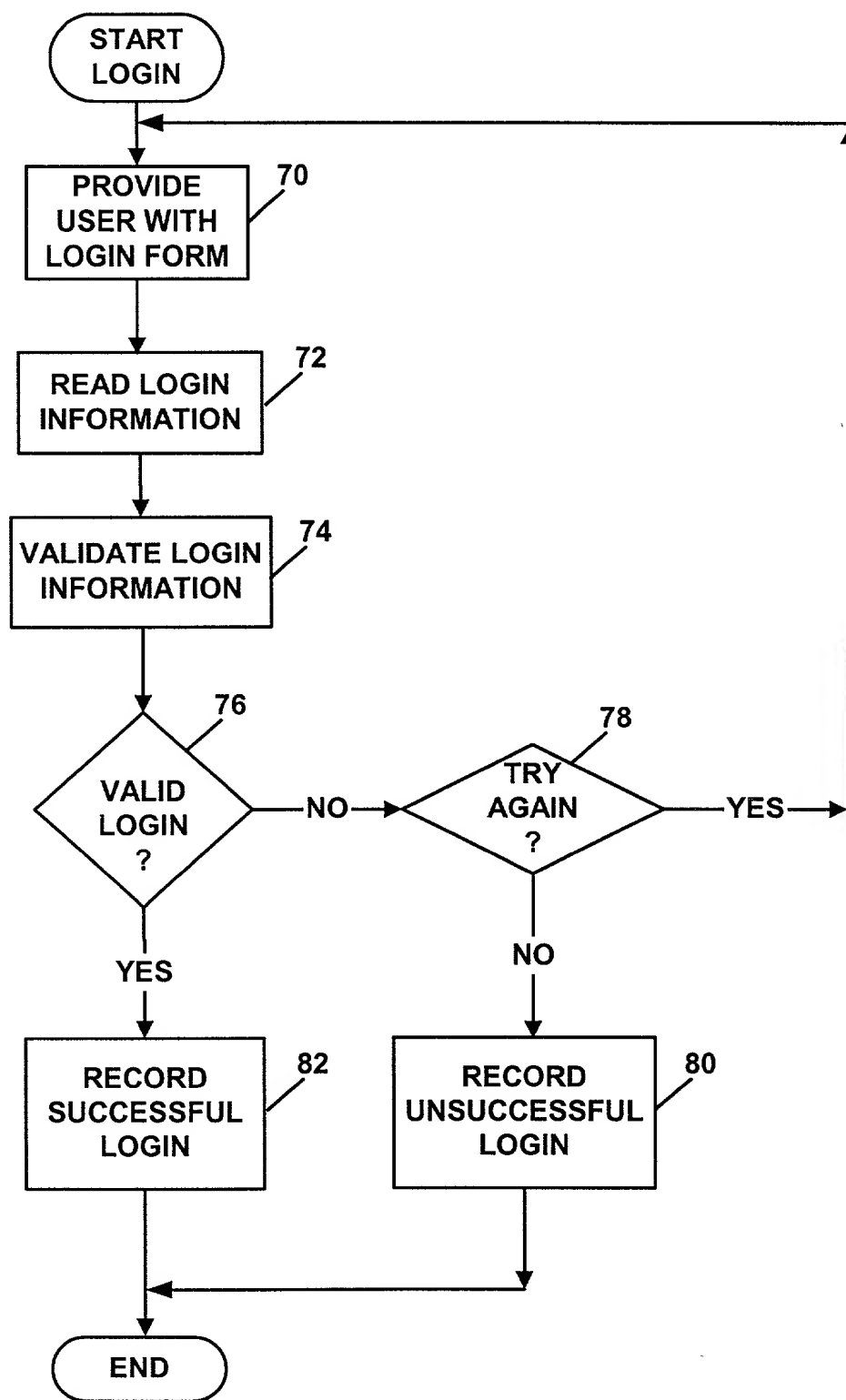
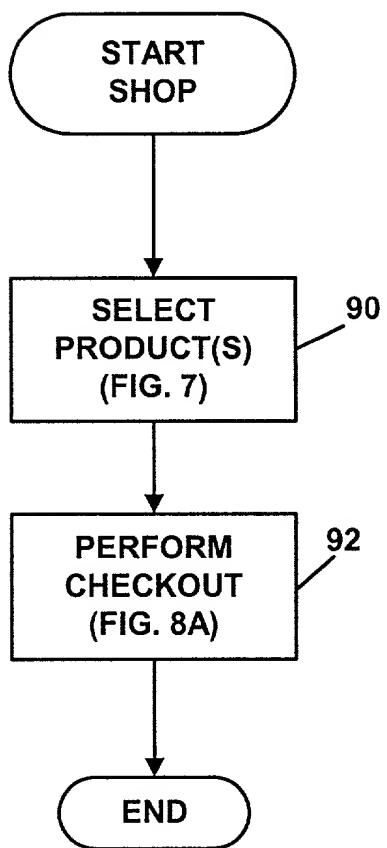


Fig. 5





**Fig. 6**

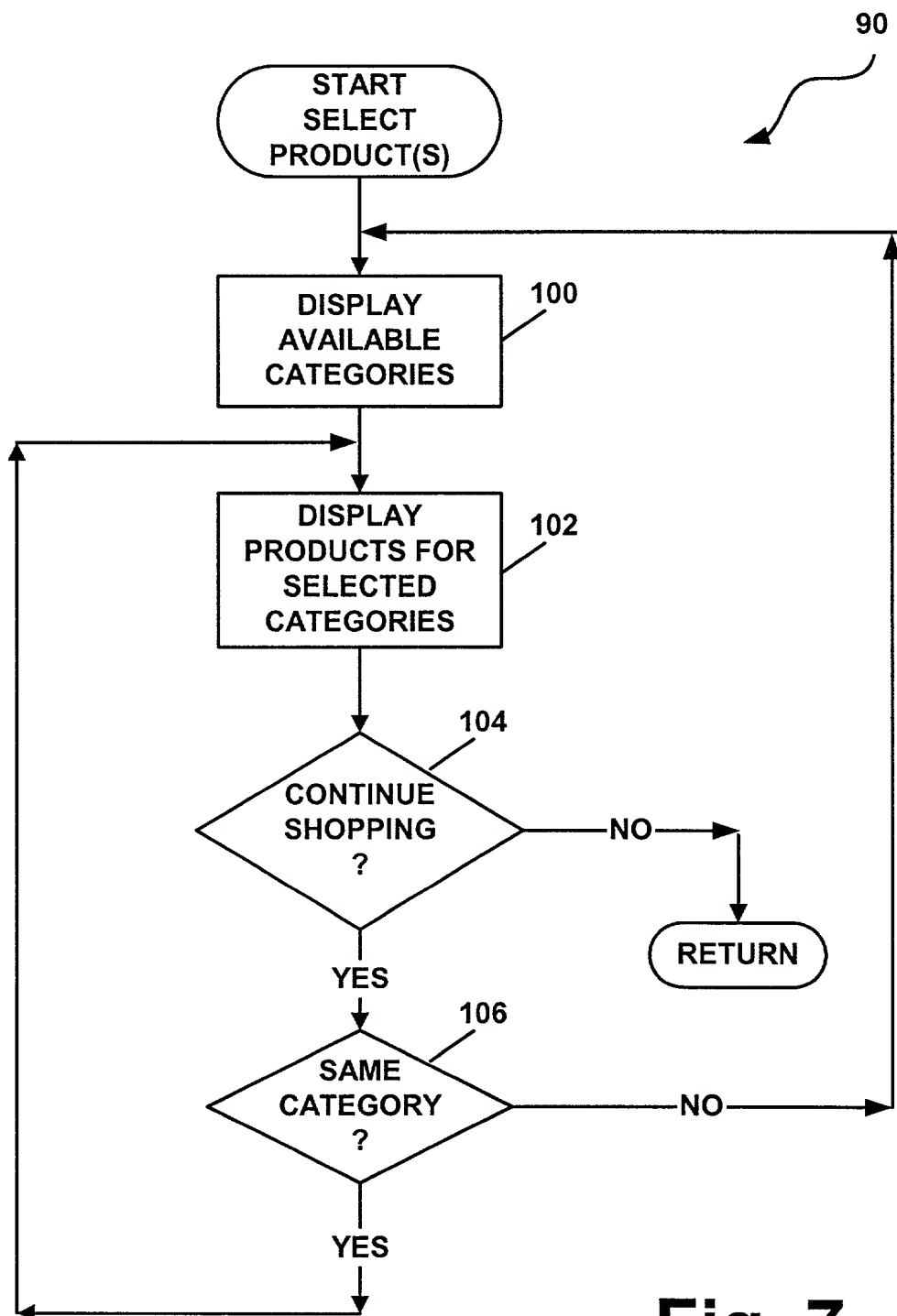


Fig. 7

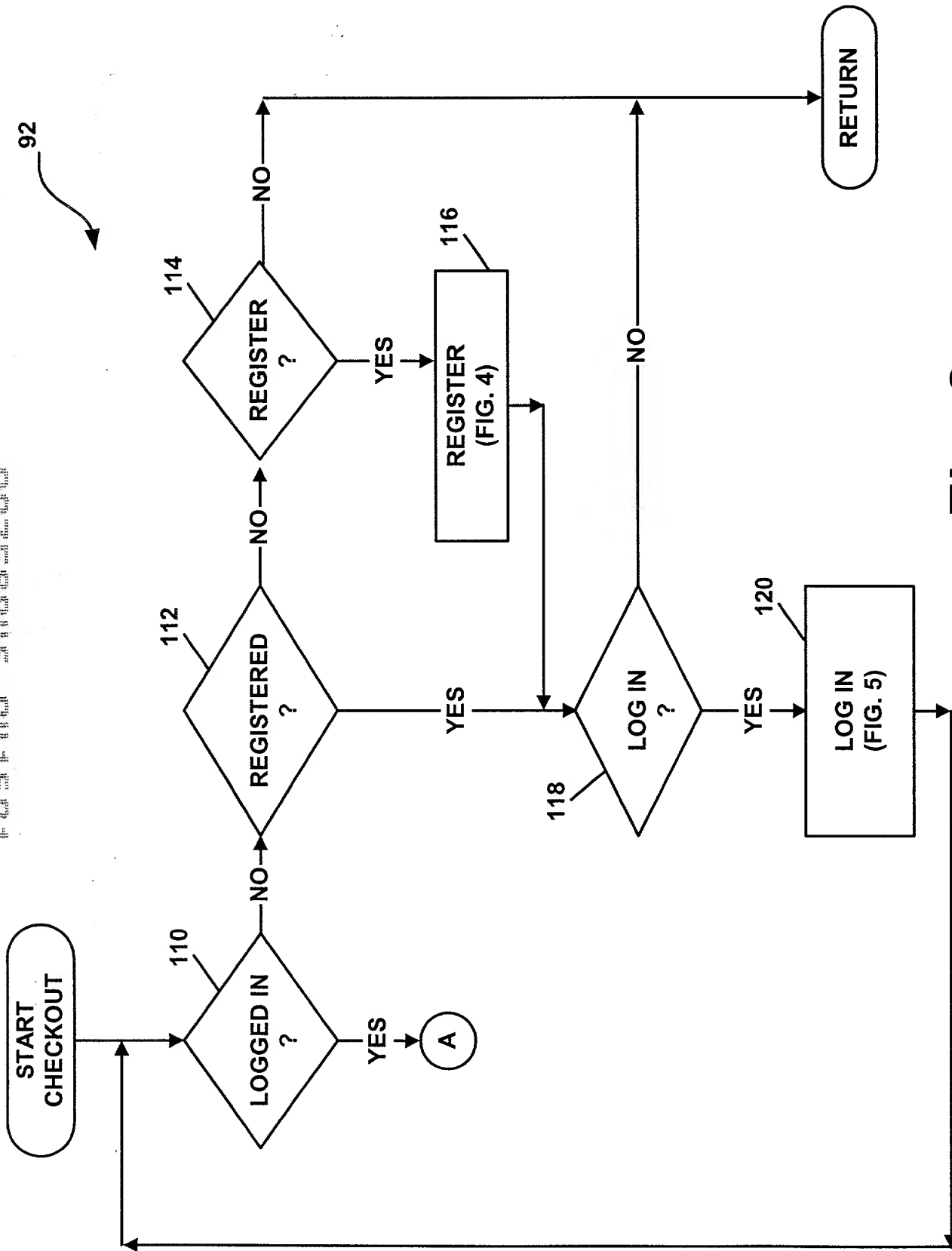


Fig. 8a

FIG. 8b

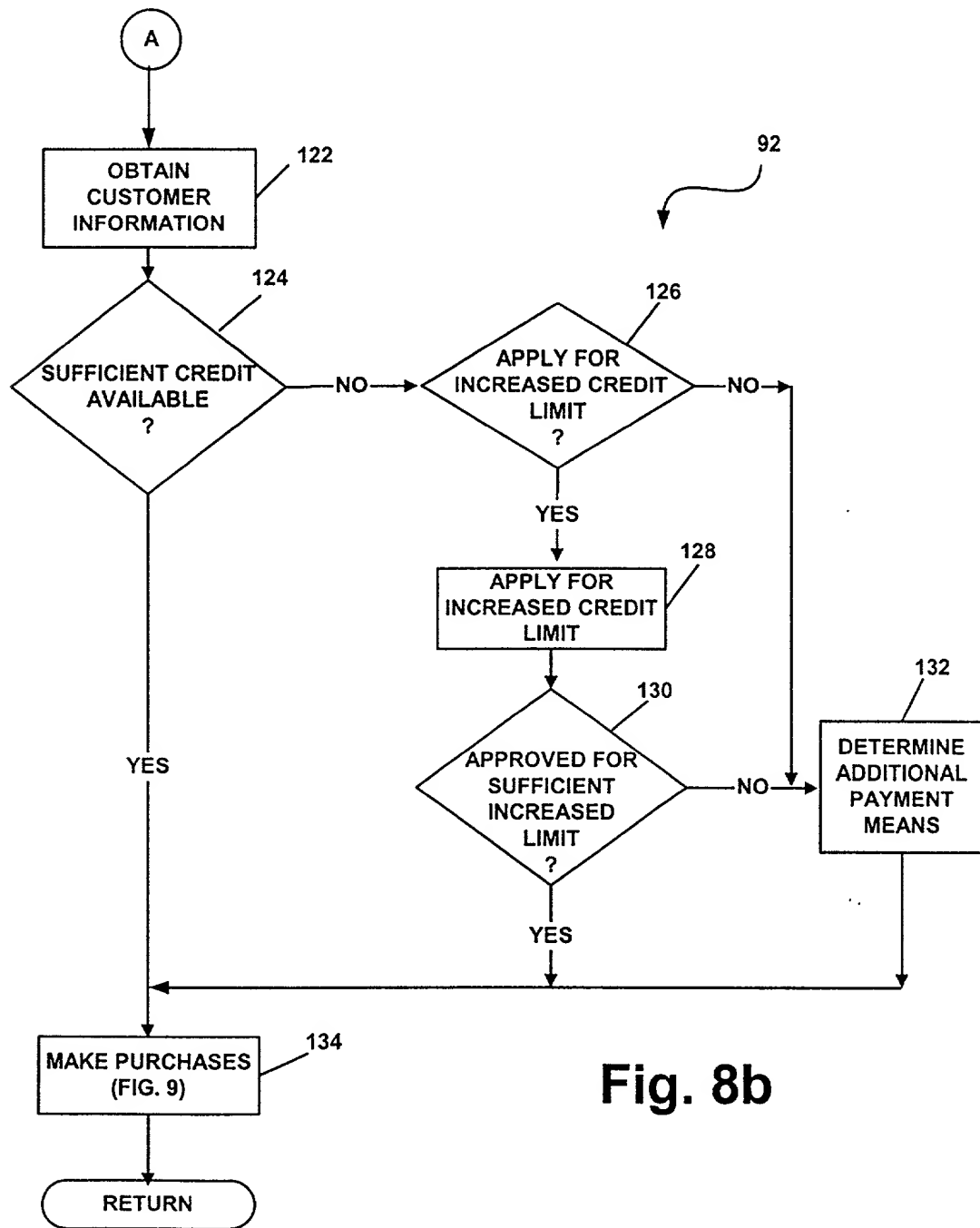
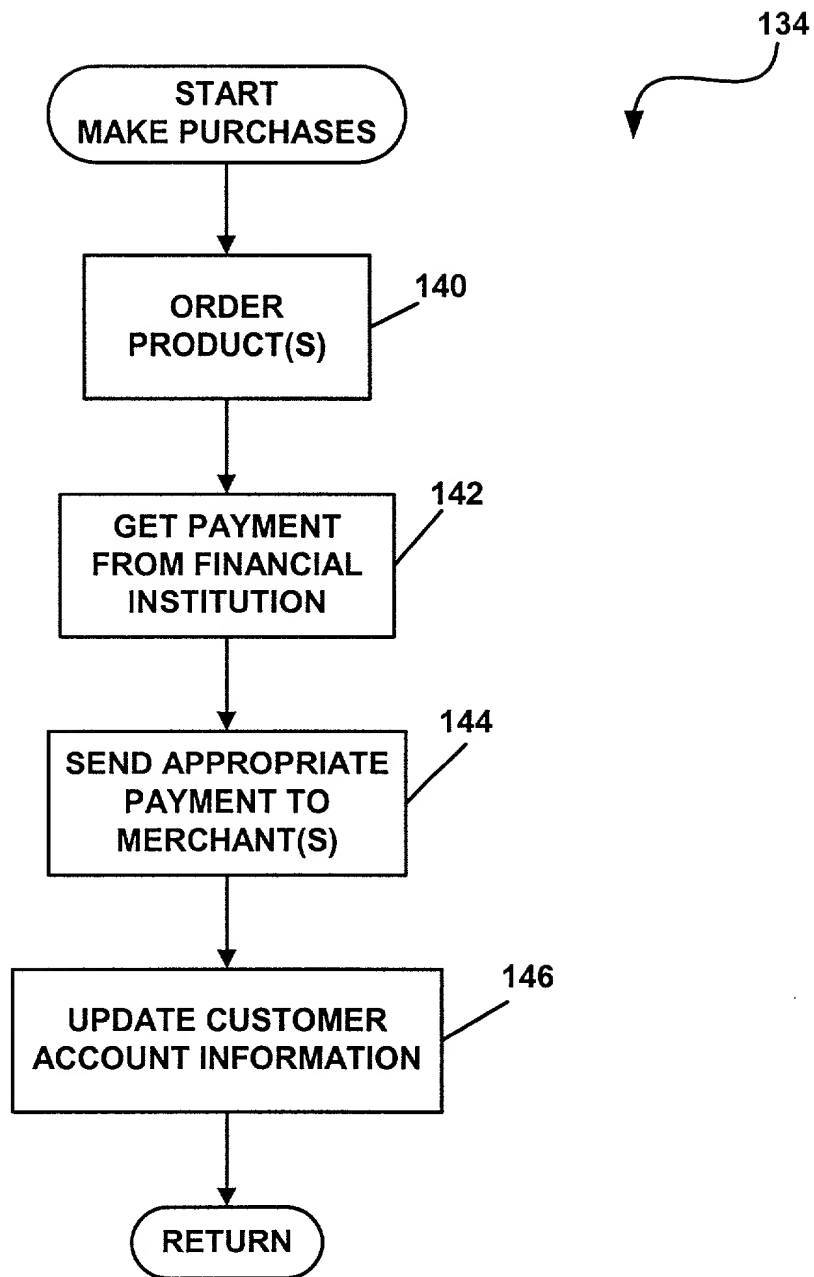
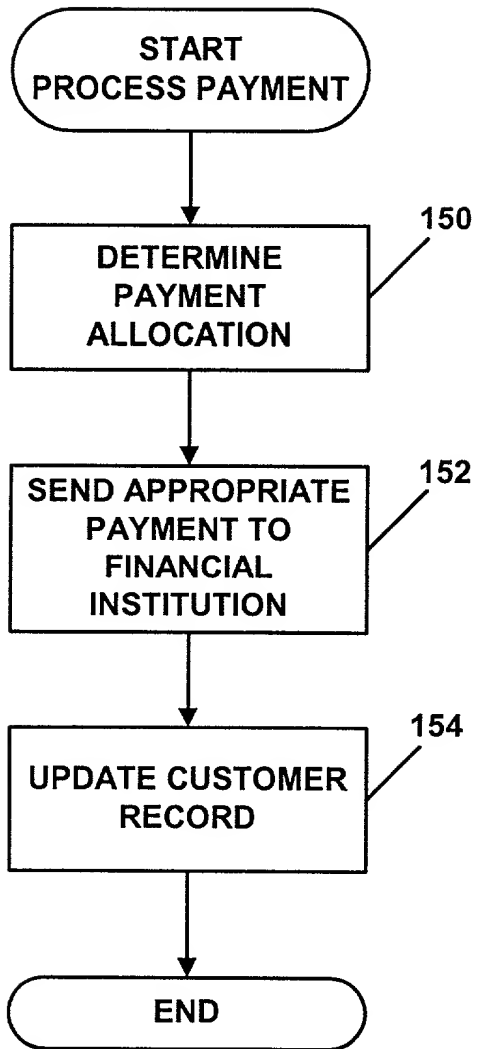


Fig. 8b

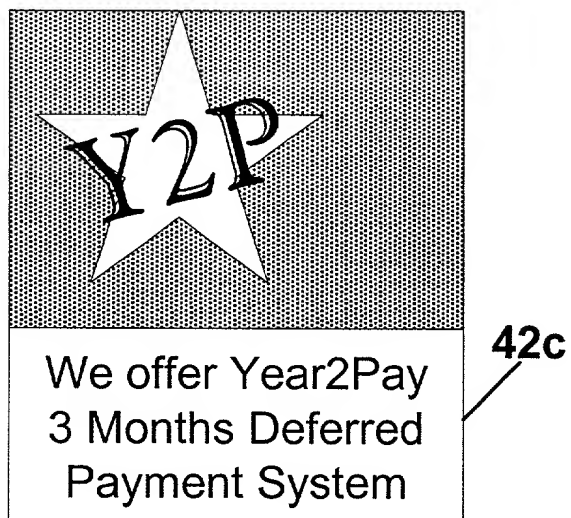
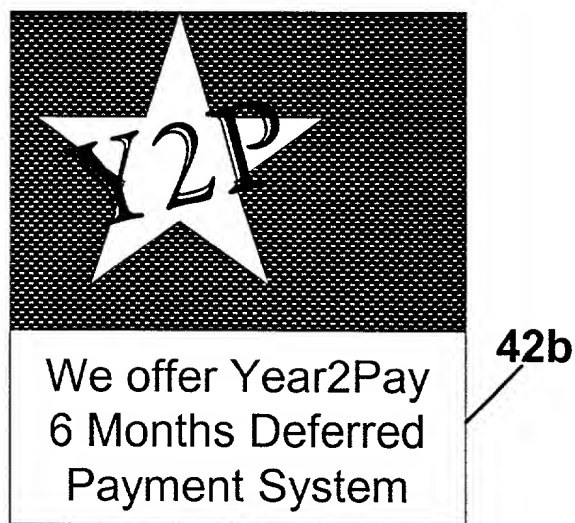


**Fig. 9**

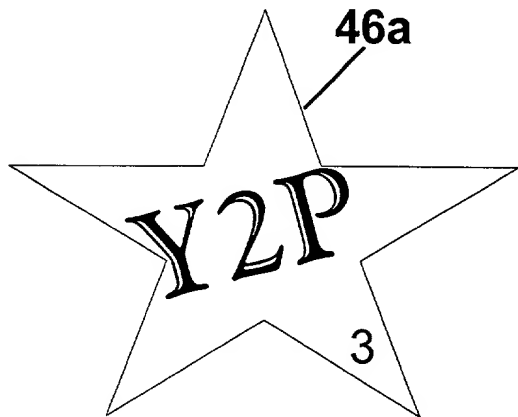


**Fig. 10**

FIG. 11



**Fig. 11**



**Fig. 12**